



Order Filed on November 4,
2016 by Clerk U.S. Bankruptcy
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

McCABE, WEISBERG & CONWAY, P.C.

By: Alexandra T. Garcia, Esquire (ATG4688)

216 Haddon Ave., Suite 201

Westmont, NJ 08108

856-858-7080

Attorneys for Movant: Bayview Loan Servicing, LLC.

In re:

Douglas B. Gustavsen and
Kristina M. Gustavsen *aka*
Kristina M. Falkenstein
Debtors

Case No.: 12-29905

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, number two (2) through two (2) is hereby
ORDERED

DATED: November 4, 2016



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Douglas B. Gustavsen and Kristina M. Gustavsen

Case No: 12-29905

Caption of Order: ORDER APPROVING LOAN MODIFICATION

Upon the motion of **Bayview Loan Servicing, LLC (“Bayview”)**, for approval of a loan modification, and for good cause shown, it is

ORDERED that Bayview’s Motion to Approve Loan Modification is hereby **GRANTED**; and it is further

ORDERED that in the event a loan modification is completed and the pre-petition arrearage is capitalized into the loan, Bayview shall withdraw the claim without prejudice or amend the arrearage portion of its Proof of Claim to zero within thirty (30) days of completion of the loan modification; and it is further

ORDERED that Debtors shall file a Modified Chapter 13 Plan and Amended Schedule J within 20 days of the Loan Modification being finalized; and it is further

ORDERED that the Chapter 13 Trustee shall suspend disbursements to Bayview pending completion of the loan modification and all money that would otherwise be paid to Bayview be held until the claim is withdrawn or amended or the Trustee is notified by Bayview that the modification was not consummated; and it is further

ORDERED that in the event the loan modification is not consummated, Bayview shall notify the Trustee and Debtors’ attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to Bayview; and it is further

ORDERED that in the event the Proof of Claim is withdrawn or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and it is further

ORDERED that approval and recording (if applicable) of the loan modification shall in no way constitute a violation of the automatic stay; and it is further

ORDERED that Bayview shall be awarded \$650.00 attorneys fees for filing this motion to be paid through the Debtor’s Chapter 13 Plan.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Douglas B. Gustavsen
Kristina M. Gustavsen
Debtors

Case No. 12-29905-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.
db/jdb Douglas B. Gustavsen, Kristina M. Gustavsen, 119 Rose Ave, Bellmawr, NJ 08031-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company NJECFMAIL@mwcc-law.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Manchel on behalf of Joint Debtor Kristina M. Gustavsen manchellaw@yahoo.com
Robert Manchel on behalf of Debtor Douglas B. Gustavsen manchellaw@yahoo.com
TOTAL: 9